AUTORITÉ DES MARCHÉS FINANCIERS

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10 October 2024

The AMF analyses new investment practices: listed shares, ETFs and crowdfunding

The arrival of many new investors in recent years, both in the stock market (more than one million since 2020) and in crowdfunding, and an enhanced range of investment services targeting young people in particular, have transformed investors' practices.

Following on from the study on new investors, carried out in 2023 by the OECD for the AMF, with the financial support of the European Commission, the latest edition of the Household Savings Observatory Newsletter presents the results of a new study focused on investment practices on the stock market or via crowdfunding.

More than 1,000 investors were surveyed in June 2024. They held, through a securities account, listed shares, or in funds, including ETFs, or speculative investment products and/or had made investments in of crowdfunding (in the form of shares, bonds or loans at interest). They had carried out, independently, at least one investment transaction in the previous 12 months.

63% of investors surveyed say they started investing 4 years ago or more recently. 41% of them hold listed shares, 15% hold ETFs and 30% have invested in crowdfunding.

The study shows the importance of new sources of information available to investors via the internet and social networks. On the internet, educational content, the opinions of other investors, the speeches of influencers, are now commonly used by investors.

For example, 41% of investors looking for information before investing say they use content on the internet to learn how to invest, and 35% look for discussions and opinions from other investors, especially younger investors or crowdfunding enthusiasts.

The investment methods used have diversified: many investors now use fractional investing (22% of investors in equities or ETFs), programmed investing (20%), or the possibility of drawing inspiration from the investments made by other investors (21%).

The Newsletter provides focuses on investors in listed equities, ETFs and crowdfunding.

In addition, the Newsletter devotes an article to the results of a readability study that made it possible to assess investors' understanding, based on the available documentation, of the more or less "sustainable" nature of two categories of "ESG" products: on the one hand, responsible collective investment schemes, and on the other hand, formula-based products exposing the investor to the evolution of an "ESG" index.

Read more

- AMF Household Savings Newsletter - No. 58 - October 2024
- Report on new investment practices in France, Audirep for the AMF, July 2024
- Report on the readability of Information on responsible investments, AMF, July 2024

Keywords ETF

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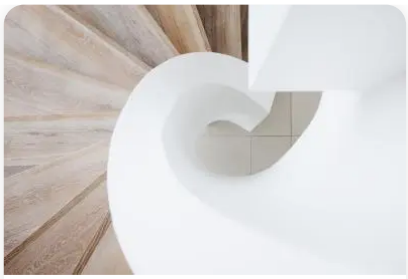

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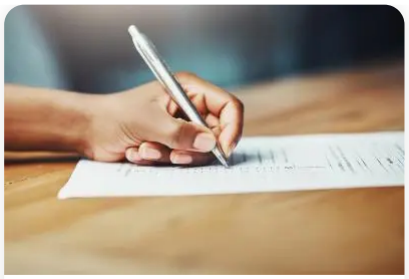

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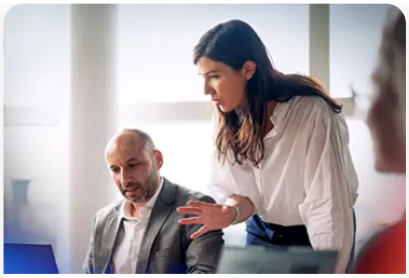

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